

B 2100A (Form 2100A) (12/15)

## UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Anthony S. Sciancalepore

Case No. 18-27100-VFP

### TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Barclays Mortgage Trust 2021-NPL1  
Mortgage-Backed Securities, Series 2021-NPL1,  
by U.S. Bank National Association  
as Indenture Trustee

NewRez LLC d/b/a Shellpoint  
Mortgage Servicing

Name of Transferee

Name of Transferor

Name and Address where notices to transferee should be sent:

Court Claim # (if known): 2-1

Gregory Funding LLC  
PO Box 230579  
Tigard, OR 97281

Amount of Claim: \$ 262,412.83

Date Claim Filed: 04/03/2019

Phone: 866-712-5698  
Last Four Digits of Acct #: 4697

Phone: 888-298-7785  
Last Four Digits of Acct. #: 5221

Name and Address where transferee payments should be sent (if different from above):

Gregory Funding LLC  
PO Box 742334  
Los Angeles, CA 90074-2334

Phone : 866-712-5698  
Last Four Digits of Acct #: 4697

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Rob Saltzman  
Transferee/Transferee's Agent

Date: January 27, 2022

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.*



PO Box 230579  
Tigard, OR 97281-0579

Anthony Sciancalepore  
201 Carlton Ave  
E Rutherford, NJ 07073

<b>www.GregoryFunding.com</b>
Contact: 866-712-5698
Hours of Operation Monday – Friday 6:30am -6:00pm Pacific Time
Payment Address: Gregory Funding PO Box 742334 Los Angeles, CA 90074-2334
Fax: 866-712-5697

January 17, 2022

Loan #: [REDACTED]

Property Address: 201 Carlton Ave  
E Rutherford, NJ 07073

### NOTICE OF TRANSFER OF SERVICING

Dear Anthony Sciancalepore:

This letter is to inform you that the servicing of your mortgage loan on 201 Carlton Ave in E Rutherford, NJ 07073 with an original principal balance of \$297,600.00 has been transferred to Gregory Funding, effective 01/07/2022. This means that from and after 01/07/2022 Gregory Funding is responsible for collecting your mortgage loan payments from you.

The assignment, sale or transfer of a mortgage loan does not affect any term or condition of the mortgage loan documents (*i.e.* your Mortgage, Deed of Trust or Note), and nothing else about your mortgage loan will change.

**NEW PAYMENT ADDRESS:** Effective 01/07/2022, Shellpoint Mortgage Servicing will no longer accept your mortgage payments. Gregory Funding is now collecting your mortgage payments. You may be able to make your payment online. Please go to [www.GregoryFunding.com](http://www.GregoryFunding.com) to register your account, view statements, and schedule your payments

If making a payment by check, please make your mortgage loan payments payable to "Gregory Funding." Please reference your loan number on your check and mail your payments to:

**Gregory Funding  
PO BOX 742334  
Los Angeles, CA 90074-2334**

For payments sent overnight, FedEx or UPS please make your payment payable to "Gregory Funding" and send it to the following address:

**Gregory Funding  
13190 SW 68<sup>th</sup> Parkway  
Suite #200  
Tigard, OR 97223**

If your mortgage loan account is current and you previously had your payment automatically deducted from your bank account via ACH transfer and would like to set up automatic payments via ACH with Gregory Funding, please fill out the enclosed ACH Payment Agreement enclosed with this letter, sign it and return it to Gregory Funding, P.O. Box 230579, Tigard, OR 97281-0579. You may also sign up for automatic payments at [www.GregoryFunding.com](http://www.GregoryFunding.com).

We are a debt collector and information you provide to us may be used to collect a debt. However, if you filed for bankruptcy, we respect any stay, modification or discharge condition and this notice is given for regulatory compliance and information purposes only. If we are subject to a stay in your bankruptcy or you are receiving this solely as successor in interest, this letter is not a demand for payment. If this debt is discharged under bankruptcy law or you are merely successor in interest, you are not personally liable for the debt. According to the mortgage and within the limits of bankruptcy law, we retain our rights to enforce the mortgage lien against the collateral property.

**PARTIAL PAYMENTS:** If you make a payment that is less than the full amount of your regularly scheduled monthly payment (a "partial payment"), subject to state law, your servicer

- (1) May accept a partial payment and apply it to your loan;
- (2) May accept a partial payment and hold it in a separate account until you pay the rest of your regularly scheduled monthly payment, and then apply the full payment to your loan; or
- (3) May not accept any partial payments.

If your loan is sold, your new lender (or servicer) may have a different policy.

**PAYMENTS MADE AFTER THE TRANSFER OF SERVICING**

During the 60-day period beginning on the effective date of transfer of the servicing of any mortgage loan, if Shellpoint Mortgage Servicing (instead of Gregory Funding, the servicer that should properly receive your mortgage payments on the loan) receives your mortgage payment on or before the applicable due date adjusted for any grace period allowed under the mortgage loan documents, such payment may not be treated as late for any purpose.

Beginning on the effective date of transfer of the servicing of any mortgage loan, with respect to payments received incorrectly by Shellpoint Mortgage Servicing (instead of Gregory Funding, which should properly receive the payment on the loan), Shellpoint Mortgage Servicing shall promptly either: (i) Transfer the payment to Gregory Funding for application to a borrower's mortgage loan account, or (ii) Return the payment to the person that made the payment and notify such person of the proper recipient of the payment.

**OPTIONAL INSURANCE:** Effective 01/07/2022, any type of optional insurance products including but not limited to mortgage life or disability insurance will terminate. If you elect to continue optional insurance, contact the provider.

**HAZARD/FLOOD INSURANCE:** Please contact your homeowner's insurance company to update the mortgagee clause with the information below. We must receive a copy of your policy (or a declaration page) which includes this new mortgagee clause language, summarizes limits, deductibles and current dates of coverage for your policy. The mortgagee clause information is as follows:

**Gregory Funding  
ISAOA/ATIMA  
P.O. Box 692402  
San Antonio, TX 78269-2402**

Please provide proof of insurance via mail (at the address above) or fax it to us at 866-844-4130.

**PRIVATE MORTGAGE INSURANCE:** If your loan has Private Mortgage Insurance ("PMI"), which was required at loan origination, under some circumstances, federal and/or state law gives you the right to request cancellation of the PMI.

The general requirements to request cancellation of PMI are:

- There must be no other liens against the property.
- You must be current on the payments required by the terms of the loan.
- A satisfactory pay history on the loan, including no 30 day delinquencies in the past 12 months, or no 60 day delinquencies in a 12 month period over the last 24 months from the date the you request cancellation.
- Your property must not have declined in value from the original note date or your loan modification date where applicable. Your loan-to-value must be less than or equal to 80% of the original value or loan modification value where applicable.
- An appraisal ordered by Gregory Funding is required and must be paid for by you at the time of request.
- If you wish to be considered for PMI cancellation, please contact us to request the required form.

**INTEREST ON ESCROW ADVANCES:** If your escrow account has not been adequately funded by monthly escrow payments or your loan account is not escrowed and you do not pay your property taxes or insurance premiums, we can advance servicer money to pay such obligations, including lender-placed insurance premiums if applicable. These advances are additional obligations included in your loan balance. We may charge interest on your daily outstanding advances balance, generally at your current loan interest rate and as permitted by state law.

We are a debt collector and information you provide to us may be used to collect a debt. However, if you filed for bankruptcy, we respect any stay, modification or discharge condition and this notice is given for regulatory compliance and information purposes only. If we are subject to a stay in your bankruptcy or you are receiving this solely as successor in interest, this letter is not a demand for payment. If this debt is discharged under bankruptcy law or you are merely successor in interest, you are not personally liable for the debt. According to the mortgage and within the limits of bankruptcy law, we retain our rights to enforce the mortgage lien against the collateral property.

**ERROR NOTICES AND INFORMATION REQUESTS:** If you think there is an error and would like to request information related to the servicing of your loan, you must write to us on a separate sheet of paper. Mail your inquiry to our errors and inquiries address, which is:

**Gregory Funding  
Attn: Errors & Inquiries  
PO Box 230668  
Tigard, OR 97281-0668**

Section 6 of RESPA gives you certain consumer rights. If you send a “qualified written request” to your loan servicer concerning the servicing of your loan, the servicer generally must provide a written acknowledgement to the borrower within five days (excluding legal public holidays, Saturdays, and Sundays) after receiving an error notice or information request. A “qualified written request” is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer.

A servicer generally has 30 days (excluding legal public holidays, Saturdays, and Sundays) from the receipt of an error notice or information request to investigate and respond to the notice, except that a servicer may extend this period by an additional 15 days (excluding legal public holidays, Saturdays, and Sundays) if, prior to the expiration of the original 30-day period, it notifies the borrower in writing of the extension and the reason for it.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

During the 60 day period following the effective date of the loan servicing transfer, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

**GENERAL CORRESPONDENCE:** If you have any questions about your mortgage loan or this transfer for either your prior servicer, Shellpoint Mortgage Servicing, or for us as your new servicer, please contact their Customer Service Department or our Customer Service Department using the information below:

<b>Prior Servicer:</b> Shellpoint Mortgage Servicing Customer Service Department (800) 365-7107 Mon-Fri 8:00AM-10:00PM, Sat 8:00AM-3:00PM (EST) P.O. Box 10826 Greenville, SC 29603-0826	<b>New Servicer:</b> Gregory Funding Customer Service Toll Free Number 866-712-5698 Monday – Friday 6:30 am to 6:00 pm Pacific Time PO Box 230579 Tigard, OR 97281-0579 <a href="http://www.GregoryFunding.com">www.GregoryFunding.com</a>
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Welcome to Gregory Funding. We look forward to being of service to you!

Sincerely,

Gregory Funding  
Loan Servicing Department

Enclosures:

State-Specific Disclosures  
ACH Payment Agreement

We are a debt collector and information you provide to us may be used to collect a debt. However, if you filed for bankruptcy, we respect any stay, modification or discharge condition and this notice is given for regulatory compliance and information purposes only. If we are subject to a stay in your bankruptcy or you are receiving this solely as successor in interest, this letter is not a demand for payment. If this debt is discharged under bankruptcy law or you are merely successor in interest, you are not personally liable for the debt. According to the mortgage and within the limits of bankruptcy law, we retain our rights to enforce the mortgage lien against the collateral property.

**Residents of Arkansas:** Gregory Funding LLC is licensed in Arkansas and complaints about Gregory Funding LLC may be submitted to the Arkansas Securities Department via the Department's website (<http://www.securities.arkansas.gov/>) or toll-free (800) 981-4429.

**Residents of Colorado:** Gregory Funding LLC maintains an office at 1776 S. Jackson Street, #900, Denver, CO 80210-3808. The telephone number is (720) 370-6078.

**Residents of Hawaii:** Gregory Funding LLC is licensed by the Division of Financial Institutions for the State of Hawaii. A borrower may submit a complaint about Gregory Funding LLC to the Commissioner at the Division of Financial Institutions, Department of Commerce and Consumer Affairs, King Kalakaua Building, 335 Merchant Street, Rm. 221, Honolulu HI 96813

**Residents of Montana:** Gregory Funding LLC is licensed by the Division of Banking and Financial Institutions for the State of Montana. A borrower may file a complaint about Gregory Funding LLC with the Division of Banking and Financial Institutions at mailing address PO Box 200546, Helena MT 59620; at street address: 301 S. Park Ave, Suite 316, Helena, MT 59601; phone (406) 841-2920; fax (406) 841-2930.

**Residents of North Carolina:** Gregory Funding is licensed with the North Carolina Office of the Commissioner of Banks as Mortgage Servicer #S-154479. Our current Fees & Costs Schedule filed with the Commissioner of Banks, stating fees and costs that may be charged to your account as applicable, is enclosed with this Notice of Transfer of Servicing. If you have a complaint about our services, you may file your complaint with the North Carolina Office of the Commissioner of Banks' website, [www.nccob.gov](http://www.nccob.gov)."

#### **NOTICE PURSUANT TO NEW YORK STATE BANKING REGULATION 419**

Gregory Funding LLC is registered with the Superintendent of Banks for the State of New York. A borrower may file a complaint about Gregory Funding LLC with the New York State Department of Financial Services. A borrower may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Residents of Oregon:** Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 866-712-5698. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).

We are a debt collector and information you provide to us may be used to collect a debt. However, if you filed for bankruptcy, we respect any stay, modification or discharge condition and this notice is given for regulatory compliance and information purposes only. If we are subject to a stay in your bankruptcy or you are receiving this solely as successor in interest, this letter is not a demand for payment. If this debt is discharged under bankruptcy law or you are merely successor in interest, you are not personally liable for the debt. According to the mortgage and within the limits of bankruptcy law, we retain our rights to enforce the mortgage lien against the collateral property.

To benefit from ACH on your next auto-pay day as selected below, this Agreement must be submitted at least five (5) days before the upcoming auto-pay day. If we receive your Agreement closer to your planned auto-pay day or the Agreement is incomplete, your auto-pay activity can only become effective, at the earliest, in the following payment cycle.

Routing Number      Account Number

Phone Number Where We Can Best Reach You: \_\_\_\_\_

v19.0 05/07/2021 LTR020

Barclays Mortgage Trust 2021-NPL1, Mortgage-Backed Securities, Series 2021-NPL1, by U.S. Bank National Association, as  
Indenture Trustee  
PO Box 230579  
Tigard, OR 97281-0579

Anthony Sciancalepore  
201 Carlton Ave  
E Rutherford, NJ 07073

December 16, 2021  
Loan #: [REDACTED]  
Property Address: 201 Carlton Ave  
E Rutherford, NJ 07073

### Notice of Sale of Ownership of Mortgage Loan

Dear Anthony Sciancalepore:

This Notice is to inform you that the prior owner of your Loan has sold your Loan to the new owner identified below on 11/19/2021.

**\*\* NOTE: The loan servicer (not the owner) handles the ongoing administration of your loan. Please continue to send your mortgage payments to your loan servicer. DO NOT send payments to the owner. Misdirected payments may result in late charges on your loan and your account becoming past due.**

#### LOAN INFORMATION

Loan Number: [REDACTED]  
Address of Mortgaged Property: 201 Carlton Ave E Rutherford, NJ 07073  
Date Your Loan was Transferred to the New Owner: 11/19/2021

#### SERVICER INFORMATION

Name: Shellpoint Mortgage Servicing  
Mailing Address: P.O. Box 10826 Greenville, SC 29603-0826  
Telephone Number (Toll free): (800) 365-7107  
Hours of Operation: Mon-Fri 8:00AM-10:00PM, Sat 8:00AM-3:00PM (EST)

Note - the servicer handles the ongoing administration of your loan. This includes receipt of legal notices, receipt and processing of payments, resolution of payment-related issues, and response to any other inquiries you may have regarding your loan.

#### NEW OWNER INFORMATION

Name: Barclays Mortgage Trust 2021-NPL1, Mortgage-Backed Securities, Series 2021-NPL1, by U.S. Bank National Association, as Indenture Trustee  
Street Address (not used for payments): 13190 SW 68th Parkway, Suite 110, Tigard, OR 97223  
Telephone Number: 877-712-0040

Note - direct all calls regarding the administration of your loan to your servicer.

We are a debt collector and information you provide to us may be used to collect a debt. However, if you filed for bankruptcy, we respect any stay, modification or discharge condition and this notice is given for regulatory compliance and information purposes only. If we are subject to a stay in your bankruptcy or you are receiving this solely as successor in interest, this letter is not a demand for payment. If this debt is discharged under bankruptcy law or you are merely successor in interest, you are not personally liable for the debt. According to the mortgage and within the limits of bankruptcy law, we retain our rights to enforce the mortgage lien against the collateral property.



The transfer of the lien associated with your loan is currently recorded, or in the future may be recorded, in the office of public land or the recorder of deeds office (e.g., the County Recorder's office) for the local jurisdiction where your property is located.

**Partial Payments**

Your lender (or servicer)

- (1) May accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- (2) May hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- (3) May not accept any partial payments.

If your loan is sold, your new lender (or servicer) may have a different policy.

Please note that the sale of your loan to the new owner may also result in a change of servicer. If this occurs, you will receive a separate notice providing information regarding your new servicer.

Sincerely,

Barclays Mortgage Trust 2021-NPL1, Mortgage-Backed Securities, Series 2021-NPL1, by U.S. Bank National Association, as Indenture Trustee

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: \_\_\_\_\_

Chapter: \_\_\_\_\_

Adv. No.: \_\_\_\_\_

Hearing Date: \_\_\_\_\_

Judge: \_\_\_\_\_

**CERTIFICATION OF SERVICE**

1. I, \_\_\_\_\_ :

☐ represent \_\_\_\_\_ in this matter.

☐ am the secretary/paralegal for \_\_\_\_\_, who represents  
\_\_\_\_\_ in this matter.

☐ am the \_\_\_\_\_ in this case and am representing myself.

2. On \_\_\_\_\_, I sent a copy of the following pleadings and/or documents  
to the parties listed in the chart below.

3. I certify under penalty of perjury that the above documents were sent using the mode of service  
indicated.

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)